

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: § Case No. 05-44701 SQU  
Puthenpurakal, Joseph §  
§  
Debtors §  
§

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$	13,255.79
<i>and approved disbursements of</i>	\$	32.86
<i>leaving a balance of</i>	\$	13,222.93

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: GINA B. KROL</u>	\$ 2,075.55	\$ 0.00
<u>Attorney for trustee: Cohen &amp; Krol</u>	\$ 7,976.45	\$ 0.00
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Fees:</i>	\$	\$
<i>Other: Cohen &amp; Krol</i>	\$ 0.00	\$ 70.43
<i>Other:</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u><i>Attorney for debtor:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Attorney for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Accountant for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Appraiser for:</i></u>	<u>\$</u>	<u>\$</u>
<u><i>Other:</i></u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 4,000.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Department of the Treasury-</i>		
<u>000005</u>	<u>Internal Revenue</u>	\$ 4,000.00	\$ 3,100.50
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 123,783.38 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>Wells Fargo Card Services</u>	<u>\$ 7,634.70</u>	<u>\$ 0.00</u>
	<i>Discover Bank / Discover</i>		
<u>000003</u>	<u>Financial Services</u>	<u>\$ 15,134.88</u>	<u>\$ 0.00</u>
	<i>Chase Manhattan Bank USA,</i>		
<u>000004</u>	<u>NA</u>	<u>\$ 11,403.52</u>	<u>\$ 0.00</u>
	<i>Chase Manhattan Bank USA,</i>		
<u>000006</u>	<u>NA</u>	<u>\$ 7,995.44</u>	<u>\$ 0.00</u>
	<i>eCAST Settlement</i>		
<u>000007</u>	<u>Corporation, assignee of</u>	<u>\$ 10,254.80</u>	<u>\$ 0.00</u>
	<i>eCAST Settlement</i>		
<u>000008</u>	<u>Corporation, assignee of</u>	<u>\$ 29,959.94</u>	<u>\$ 0.00</u>
<u>000009</u>	<u>Pramco CV6, LLC</u>	<u>\$ 7,889.88</u>	<u>\$ 0.00</u>
<u>000010</u>	<u>First National Bank of Omaha</u>	<u>\$ 15,947.57</u>	<u>\$ 0.00</u>
	<i>eCAST Settlement Corporation</i>		
<u>000011</u>	<u>successor to</u>	<u>\$ 10,078.11</u>	<u>\$ 0.00</u>
<u>000012</u>	<u>MBNA America Bank NA</u>	<u>\$ 7,484.54</u>	<u>\$ 0.00</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

The trustee's Final Report and all applications for compensation are available for inspection at  
the Office of the Clerk, U.S. Bankruptcy Court:

CLERK OF BANKRUPTCY COURT  
KENNETH S. GARDNER

Any person wishing to object to any fee application that has not already been approved or  
to the Final Report, must file a written objection within 20 days of the date of this notice, serve a  
copy of the objections upon the trustee, any party whose application is being challenged and the  
United States Trustee. A hearing on the fee applications and any objection to the Final Report  
will be held at 10:00 AM on 09/25/2009 in Courtroom 4016 ,

United States Courthouse

505 N. County Farm Rd.

Wheaton, IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay  
dividends pursuant to FRBP 3009 without further order of the Court.

Date: 08/25/2009 By: /s/GINA B. KROL

Trustee

*GINA B. KROL*

*105 WEST MADISON STREET, SUITE 1100, CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction  
Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 05-44701

User: vrowe  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Aug 26, 2009

The following entities were noticed by first class mail on Aug 28, 2009.

db +Joseph Puthenpurakal, 1230 Golfview Drive, Woodridge, IL 60517-7702  
 aty +Cohen & Krol, Cohen & Krol, 105 West Madison St 1100, Chicago, IL 60602-4600  
 aty +Linda M Kujaca, P.O. Box 254, Wood Dale, IL 60191-0254  
 aty +Robert J Semrad, JR, Robert J Semrad & Associates L LC, 20 S Clark St, Ste. 2800,  
 Chicago, IL 60603-1811  
 tr +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600  
 10000819 Charter One, Po Box 94863, Cleveland, OH 44101-4863  
 10542949 Chase Manhattan Bank USA, NA, by eCAST Settlement Corporation, as its agent, P.O. Box 35480,  
 Newark, NJ 07193-5480  
 10000820 +Citi Mastercard Shell, P.O. Box 688907, Des Moines, IA 50368-8907  
 10489568 +CitiMortgage Inc, POB 9481, Gaithersburg, MD 20898-9481  
 10000821 +Citimortgage, P.O. Box 8003, South Hackensack, NJ 07606-8003  
 10000824 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Po Box 630778, Cincinnati, OH 45263-0778)  
 10000823 Fifth Third Bank, Po Box 740789, Cincinnati, OH 45274-0789  
 10750181 +Fifth Third Bank, 1850 E Paris Ave SE, MD#ROPS05/Bankruptcy, Grand Rapids MI 49546-6253  
 10000825 +First Bankcard Center Pmaha, 1620 Dodge Street, Omaha, NE 68197-0002  
 10000826 First National Bank Of Omaha, Po Box 2951, Omaha, NE 68103-2951  
 10755583 +First National Bank of Omaha, 1620 Dodge St., Omaha, Nebraska 68197-0002  
 10000827 +First USA Bank, Dept. OH1-0552, 800 Brooksedge Blvd. 3 West, Westerville, OH 43081-2822  
 10000828 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
 PHILADELPHIA PA 19114-0326  
 (address filed with court: Department of the Treasury-Internal Revenue Servic,  
 Centralized Insolvency Operations, P O Box 21126, Philadelphia, PA 19114)  
 10000829 +LaSalle Bank, 4747 West Irving Park Road, Chicago, IL 60641-2791  
 11098828 +MBNA America Bank NA, MS DE 5-014-020-03, POB 15168, Wilmington DE 19850-5168  
 10000830 +++MBNA America Bank NA, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 10000831 +Mbna America, Po Box 17054, Wilmington, DE 19850-7054  
 10000832 Mbna Platinum Plus, P.O. Box 15469, Wilmington, DE 19886-5469  
 10000833 Mid America Bank, 55th & Holmes Avenue, Clarendon Hills, IL 60514-1500  
 10979558 +Pramco CV6, LLC, 6894 Pittsford Palmyra Road, 200 CrossKeys Office Park, Ste 230,  
 Fairport, New York 14450-3510  
 10000817 +Puthenpurakal Joseph, 1230 Golfview Drive, Woodridge, IL 60517-7702  
 10000818 +Robert J Semrad & Associates, 407 S Dearborn Ave, Suite 400, Chicago, IL 60605-1163  
 10000834 +TCF Bank, 800 Burr Ridge Parkway, Burr Ridge, IL 60527-6486  
 10000835 Wells Fargo Bank, PO BOX 5445, Portland, OR 97228-5445  
 10435396 +Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210  
 10607968 eCAST Settlement Corporation, successor to MBNA America Bank/Delaware, POB 35480,  
 Newark, NJ 07193-5480  
 10760359 eCAST Settlement Corporation successor to, MBNA America Bank Delaware N A, POB 35480,  
 Newark NJ 07193-5480  
 10576663 eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480,  
 Newark, NJ 07193-5480

The following entities were noticed by electronic transmission on Aug 27, 2009.

10538978 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2009 00:38:20  
 Discover Bank / Discover Financial Services, P. O. Box 8003, Hilliard, OH 43026  
 10000822 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2009 00:38:20 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19850

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600  
 10576664\* eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480,  
 Newark, NJ 07193-5480  
 10576743\* eCAST Settlement Corporation, assignee of, MBNA America Bank, N.A., P.O. Box 35480,  
 Newark, NJ 07193-5480

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(e).

District/off: 0752-1  
Case: 05-44701

User: vrowe  
Form ID: pdf006

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Total Noticed: 35

Date Rcvd: Aug 26, 2009

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.